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### Filed 01/17/08 Entered 01/17/08 16:37:38 Desc Main Document Page 1 of 42 United States Bankruptcy Court Northern District of Illinois Case 08-70124 Doc 1 Filed 01/17/08

IN	<b>RE:</b> Case No
SI	sser, Brock A. & Slusser, Monica Chapter 7
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received \$
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
6.	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; Representation of the debtor in adversary proceedings and other contested bankruptcy matters; [Other provisions as needed]  By agreement with the debtor(s), the above disclosed fee does not include the following services:  Representation of the Debtor(s) in adversary proceedings and other contested bankruptcy matters.
	CERTIFICATION  ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
	oceeding.
-	January 17, 2008 /s/ Kelli D. Walker
	Date Signature of Attorney

Name of Law Firm

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Slusser, Brock A. & Slusser, Monica	X /s/ Brock A. Slusser	1/17/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)		1/17/2008
	Signature of Joint Debtor (if any)	Date

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B22A (Official Form 22A) (Chapter 7) (01/08)	According to the calculations required by this statement:
	☐ The presumption arises
In re: Slusser, Brock A. & Slusser, Monica  Debtor(s)	<b>▼</b> The presumption does not arise
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If Imparem)	

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VI	ETERANS AND NON-CONSUM	IER DEBTOR	S				
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.							
	□ Veteran's Declaration. By checking this box, I declar in 38 U.S.C. § 3741(1)) whose indebtedness occurred 10 U.S.C. § 101(d)(1)) or while I was performing a hor	primarily during a period in which I wa	as on active duty	(as defined in				
1B	If your debts are not primarily consumer debts, check to complete any of the remaining parts of this statement.	he box below and complete the verific	ation in Part VIII	[. Do not				
	☐ <b>Declaration of non-consumer debts.</b> By checking	this box, I declare that my debts are no	ot primarily consu	ımer debts.				
	Part II. CALCULATION OF MONTH	LY INCOME FOR § 707(b)(7) F	EXCLUSION					
	Marital/filing status. Check the box that applies and of	-	s statement as dir	ected.				
	a. Unmarried. Complete only Column A ("Debtor							
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.							
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.							
	d. Married, filing jointly. Complete both Column Lines 3-11.	A ("Debtor's Income") and Column	B ("Spouse's Ir	ncome") for				
	All figures must reflect average monthly income receive the six calendar months prior to filing the bankruptcy of month before the filing. If the amount of monthly incommust divide the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six, and enter the results of the six-month total by six-month total	Column A Debtor's Income	Column B Spouse's Income					
3	Gross wages, salary, tips, bonuses, overtime, commi	issions.	\$ 3,175.75	\$ 1,771.88				
4	Income from the operation of a business, profession a and enter the difference in the appropriate column(s) one business, profession or farm, enter aggregate number attachment. Do not enter a number less than zero. Do not expenses entered on Line b as a deduction in Part V	of Line 4. If you operate more than pers and provide details on an not include any part of the business						
	a. Gross receipts	\$						
	b. Ordinary and necessary business expenses	\$						
	c. Business income	Subtract Line b from Line a	\$	\$				

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,										
	diffe	t and other real property income. Subtrence in the appropriate column(s) of Linclude any part of the operating expert.	ine 5. Do n	ot enter a n	umber les	s than zero. <b>Do</b>				
5	a.	Gross receipts		\$						
	b.	Ordinary and necessary operating exp	penses	\$						
	c.	Rent and other real property income		Subtract 1	Line b from	m Line a	\$		\$	
6	Inte	rest, dividends, and royalties.					\$		\$	
7	Pens	sion and retirement income.					\$		\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.						\$		\$	
9	How was	rever, if you contend that unemployment a benefit under the Social Security Act, amn A or B, but instead state the amount	t compensa do not list	tion receive the amount	ed by you	or your spouse				
	cla	employment compensation imed to be a benefit under the cial Security Act  De	ebtor \$		Spouse	\$	\$		\$	
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.   a. \$ b. \$									
	Total and enter on Line 10						\$		\$	
11		total of Current Monthly Income for if Column B is completed, add Lines 3					\$	3,175.75	\$	1,771.88
12	Line	al Current Monthly Income for § 7076 11, Column A to Line 11, Column B, a pleted, enter the amount from Line 11, Column B, a	and enter the				\$			4,947.63
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION									
13	1	ualized Current Monthly Income for nd enter the result.	§ 707(b)(7	). Multiply	the amou	nt from Line 12	by the	number	\$	59,371.56
14	hous	licable median family income. Enter the ehold size. (This information is available bankruptcy court.)						rk of		
	a. Er	nter debtor's state of residence: Illinois			_ b. Ente	r debtor's housel	nold s	ize: _ <b>3</b> _	\$	64,763.00
		lication of Section707(b)(7). Check the		-				(TT)	_	
15	r	The amount on Line 13 is less than or not arise" at the top of page 1 of this sta The amount on Line 13 is more than t	tement, and	complete	Part VIII;	do not complete	Parts	IV, V, VI,	or V	II.

D44A (	omeia.	Part IV. CALCULATI		ENT	MONTHLY	INCOME FO	OR § 707(b)(2)	
16	Enter	the amount from Line 12.						\$
17	Line 1 debtor payme debtor	al adjustment. If you checked 1, Column B that was NOT part's dependents. Specify in the literat of the spouse's tax liability it's dependents) and the amount ments on a separate page. If you	id on a regular batines below the batter or the spouse's state of income devote	asis for sis for upport ed to e	the household excluding the of persons oth ach purpose. I	d expenses of the Column B incomer than the debte of necessary, list zero.	e debtor or the me (such as or or the additional	\$
18	Curre	ent monthly income for § 707	<b>(b)(2).</b> Subtract I	Line 17	from Line 16	and enter the re	sult.	\$
Part V. CALCULATION OF DEDUCTIONS FROM INCOME  Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)								
19A	Natio	nal Standards: food, clothing nal Standards for Food, Clothin ilable at www.usdoj.gov/ust/ or	ng and Other Item	ns for th	ne applicable l	household size. (		\$
19B	Out-or Out-or Out-or www. your housel the nu memb	ral Standards: health care. Ef-Pocket Health Care for person f-Pocket Health Care for person usdoj.gov/ust/ or from the clerk tousehold who are under 65 years of age of mber stated in Line 14b.) Mult ers under 65, and enter the resulted members 65 and older, an care amount, and enter the resulted for the resulted members 65.	ns under 65 years of agons 65 years of agons of age, and entropolation of the total control of the total control of the total control of the total o	of age e or old cy cour ter in I l numb ine b1	e, and in Line and the control of th	a2 the IRS Nation rmation is available the number of member of members must all amount for here b2 to obtain a	onal Standards for table at er of members of ers of your t be the same as busehold total amount for	
	Hou	sehold members under 65 yea	ars of age	Hou	sehold memb	ers 65 years of	age or older	
	a1.	Allowance per member		a2.	Allowance p	per member		
	b1.	Number of members		b2.	Number of 1	members		
	c1.	Subtotal		c2.	Subtotal			\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).					\$		
20B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b>					\$		

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21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
	Local Standards: transportation; vehicle operation/public transportation an expense allowance in this category regardless of whether you pay the example and regardless of whether you use public transportation.						
	Check the number of vehicles for which you pay the operating expenses or expenses are included as a contribution to your household expenses in Line						
22A	$\square 0 \square 1 \square 2$ or more.						
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an						
	<b>Local Standards: transportation ownership/lease expense; Vehicle 1. 0</b> which you claim an ownership/lease expense. (You may not claim an owner than two vehicles.)						
	☐ 1 ☐ 2 or more.						
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Ochecked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRST Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bethe total of the Average Monthly Payments for any debts secured by Vehicle subtract Line b from Line a and enter the result in Line 24. Do not enter a	S Local Standards: ankruptcy court); enter in Line b ele 2, as stated in Line 42;					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$				

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BZZA (	Official Form 22A) (Chapter 7) (01/08)						
25	Other Necessary Expenses: taxes. Enter the total average month federal, state, and local taxes, other than real estate and sales taxe taxes, social security taxes, and Medicare taxes. Do not include the security taxes are taxes.	s, such as income taxes, self employment	\$				
26	Other Necessary Expenses: involuntary deductions for employment payroll deductions that are required for your employment, such as and uniform costs. Do not include discretionary amounts, such	s retirement contributions, union dues,	\$				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
28	e total monthly amount that you are agency, such as spousal or child support cluded in Line 44.	\$					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
30	nonthly amount that you actually expend ool. <b>Do not include other educational</b>	\$					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.						
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.							
33	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32.	\$				
	Subpart B: Additional Expense Ded Note: Do not include any expenses that y						
34	Health Insurance, Disability Insurance, and Health Savings A expenses in the categories set out in lines a-c below that are reaso spouse, or your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account						
	Total and enter on Line 34  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$						
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.							
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							

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37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.						
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.						\$
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).						
						\$	
		S	ubpart C	: Deductions for Deb	t Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.    Average   Does payment include taxes or payment include taxes or payment include taxes or insurance?   Average   Does payment include taxes or payment include taxes or payment include taxes or payment include taxes or payment insurance?   Average   Does payment include taxes or p						\$
43	resid you i credi cure forec	er payments on secured claims. ence, a motor vehicle, or other properties of the payments of t	coperty ne 60th of an sted in Lii in default	cessary for your suppoy amount (the "cure and 42, in order to maint that must be paid in or	rt or the support on nount") that you main possession of der to avoid repossessary, list additionally and the Debt	f your dependents, bust pay the the property. The session or	\$
44	such	nents on prepetition priority class priority tax, child support and ruptcy filing. Do not include cur	alimony of	claims, for which you v	vere liable at the ti	me of your	\$

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B22A (	Official Form 22A) (Chapte	er 7) (01/08)					
		e expenses. If you are eligible to file a amount in line a by the amount in l	a case under chapter 13, complete the ine b, and enter the resulting				
	a. Projected average monthly chapter 13 plan payment. \$						
45	schedules issued by the Trustees. (This information)	r your district as determined under he Executive Office for United State mation is available at or from the clerk of the bankruptcy	s X				
	c. Average monthly adm	ninistrative expense of chapter 13	Total: Multiply Lines a and b	\$			
46	<b>Total Deductions for Debt</b>	<b>Payment.</b> Enter the total of Lines 4	2 through 45.	\$			
		Subpart D: Total Deduction	ons from Income				
47	Total of all deductions allo	owed under § 707(b)(2). Enter the to	otal of Lines 33, 41, and 46.	\$			
	Part	VI. DETERMINATION OF § 7	707(b)(2) PRESUMPTION				
48	Enter the amount from Li	ne 18 (Current monthly income fo	r § 707(b)(2))	\$			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	<b>60-month disposable incor</b> enter the result.	ne under § 707(b)(2). Multiply the	amount in Line 50 by the number 60 ar	s s			
	Initial presumption determination. Check the applicable box and proceed as directed.						
	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Parthough 55).						
53	Enter the amount of your	total non-priority unsecured debt		\$			
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.						
	Secondary presumption de	etermination. Check the applicable	box and proceed as directed.				
55	<del></del>	1 is less than the amount on Line 5 statement, and complete the verifica	4. Check the box for "The presumption tion in Part VIII.	n does not arise" at			
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						

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B22A (Official Form 22A) (Chapter 7) (01/08)

### Part VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

		Expense L
56	a.	

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

### **Part VIII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)

57

Date: January 17, 2008 Signature: /s/ Brock A. Slusser

(Debtor)

Date: January 17, 2008

Signature: /s/ Monica Slusser

(Joint Debtor, if any)

United States Bankruptcy Court Northern District of Illinois				Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Midd Slusser, Brock A.	Name of Joint Debtor (Spouse) (Last, First, Middle): Slusser, Monica				
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):		used by the Joint Debtor i maiden, and trade names		years	
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): <b>6753</b>		Soc. Sec. or Individual-Tone, state all): <b>9829</b>	Taxpayer I.D.	. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State & 815 West 19th Street	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 815 West 19th Street				
Sterling, IL	ZIPCODE 61081	Sterling, IL		Z	IPCODE <b>61081</b>
County of Residence or of the Principal Place of Busi	iness:	County of Resider Whiteside	nce or of the Principal Pla	ace of Busine	ess:
Mailing Address of Debtor (if different from street ac	ldress)	Mailing Address	of Joint Debtor (if differen	nt from stree	et address):
	ZIPCODE			Z	ZIPCODE .
Location of Principal Assets of Business Debtor (if d	ifferent from street address	above):			
				Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box	Nature of Business (Check one box.)  Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 7		
Full Filing Fee attached		Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerat is unable to pay fee except in installments. Rule 10 3A.	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.				
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerat	Check all applica  A plan is being  Acceptances of	ble boxes: filed with this petition		om one or more classes of	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property distribution to unsecured creditors.		e will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors		0,001- 25,00 25,000 50,00		Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$500,000 \$1 million \$100.000 \$1 million \$1.000 \$1.000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.0000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.0000000 \$1.0000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.000000 \$1.0000000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.000000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.000000 \$1.000000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.00000 \$1.0000	00,001 to \$10,000,001 \$ million to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	
Estimated Liabilities	00,001 to \$10,000,001 \$ million to \$50 million \$		000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	

	ion e Filed: <b>None</b>	Case Number:	Date Filed:
Location Where	ion e Filed:	Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name None			Date Filed:
Distric	ct:	Relationship:	Judge:
10K ar Section reques	Exhibit A e completed if debtor is required to file periodic reports (e.g., forms and 10Q) with the Securities and Exchange Commission pursuant to an 13 or 15(d) of the Securities Exchange Act of 1934 and is sting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are position of the petition of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the comple	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare that [he or she] may proceed under the 11, United States Code, and have ader each such chapter. I further certify he notice required by § 342(b) of the
S I		Signature of Attorney for Debtor(s)	Date
No.			
If this	e completed by every individual debtor. If a joint petition is filed, Exhibit D completed and signed by the debtor is attached and n is a joint petition:	nade a part of this petition.	ach a separate Exhibit D.)
If this	e completed by every individual debtor. If a joint petition is filed, Exhibit D completed and signed by the debtor is attached and n	each spouse must complete and attanade a part of this petition.	nch a separate Exhibit D.)
	e completed by every individual debtor. If a joint petition is filed,  Exhibit D completed and signed by the debtor is attached and n is a joint petition:  Exhibit D also completed and signed by the joint debtor is attac	each spouse must complete and attained a part of this petition.  hed a made a part of this petition.  ing the Debtor - Venue applicable box.) e of business, or principal assets in the	
	Exhibit D completed and signed by the debtor is attached and not is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and not is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and signed by the joint debtor is attached and signed by the joint debtor is attached and signed by the joint debtor is attached.  Information Regard  (Check any Debtor has been domiciled or has had a residence, principal placed preceding the date of this petition or for a longer part of such 18 and 1	each spouse must complete and attained a part of this petition.  hed a made a part of this petition.  ing the Debtor - Venue applicable box.) e of business, or principal assets in the days than in any other District.  I partner, or partnership pending in	nis District for 180 days immediately
ď	e completed by every individual debtor. If a joint petition is filed,  Exhibit D completed and signed by the debtor is attached and n is a joint petition:  Exhibit D also completed and signed by the joint debtor is attac  Information Regard  (Check any  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18	each spouse must complete and attained a part of this petition.  hed a made a part of this petition.  ing the Debtor - Venue applicable box.) e of business, or principal assets in the Bodays than in any other District. I partner, or partnership pending in place of business or principal assets but is a defendant in an action or principal assets.	this District. in the United States in this District, coceeding [in a federal or state court]
ď	Exhibit D completed and signed by the debtor is attached and make is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and make is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and make is a joint petition:  Information Regard  (Check any)  Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18.  There is a bankruptcy case concerning debtor's affiliate, general Debtor is a debtor in a foreign proceeding and has its principal or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in recently approached the parties approached the parties will be served in the partie	each spouse must complete and attained a part of this petition.  hed a made a part of this petition.  ing the Debtor - Venue applicable box.) e of business, or principal assets in the Bodays than in any other District. I partner, or partnership pending in place of business or principal assets but is a defendant in an action or program to the relief sought in this Districts as a Tenant of Residential in plicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] trict.  Property
ď	Exhibit D completed and signed by the debtor is attached and make is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and make is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and make is a joint petition:  Information Regard  (Check any Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18  There is a bankruptcy case concerning debtor's affiliate, general Debtor is a debtor in a foreign proceeding and has its principal or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reception of the control of the control of the parties will be served in the Landlord has a judgment against the debtor for possession of decomplete in the control of the	each spouse must complete and attained a part of this petition.  hed a made a part of this petition.  ing the Debtor - Venue applicable box.) e of business, or principal assets in the Bodays than in any other District. I partner, or partnership pending in place of business or principal assets but is a defendant in an action or program to the relief sought in this Districts as a Tenant of Residential in plicable boxes.)	this District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] trict.  Property

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 08-70124 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 01/17/08

Document

Entered 01/17/08 16:37:38

Slusser, Brock A. & Slusser, Monica

Page 13 of 42

Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Page 2

### Document

Page 14 of 42

Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Slusser, Brock A. & Slusser, Monica

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Brock A. Slusser

Signature of Debtor

Brock A. Slusser

X /s/ Monica Slusser

Signature of Joint Debtor

Monica Slusser

Telephone Number (If not represented by attorney)

January 17, 2008

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

### Signature of Attorney\*

### X /s/ Kelli D. Walker

Signature of Attorney for Debtor(s)

### Kelli D. Walker 6207996

Printed Name of Attorney for Debtor(s)

Miller, Lancaster, Walker & Burall P.C.

Firm Name

15 East Third Street P.O. Box 535

Address

Sterling, IL 61081

Telephone Number

### January 17, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-70124 Official Form 1, Exhibit D (10/06)

Doc 1

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Desc Main

Document	, raye it	) UI 44
<b>United States</b>	Bankruptcy	Court
Northern I	District of Ill	inois

IN RE:	Case No	
Slusser, Brock A.	Chapter 7	
Dei	tor(s)	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file

the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(I does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Brock A. Slusser

Date: January 17, 2008

Case 08-70124 Official Form 1, Exhibit D (10/06)

Doc 1

Filed 01/17/08

Entered 01/17/08 16:37:38

Desc Main

Document Page 16 of 42 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No
Slusser, Monica		Chapter 7
·	otor(s)	-

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 15 days after your bankruptcy case is filed.
3 I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five

 □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be diemiecod

uisinisseu.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, t participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(bdoes not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Monica Slusser
C	

Date: January 17, 2008

 $_{B6\,Summary}\,(\textsc{Form}\,\textsc{6-}\,\textsc{98-}\,\textsc{70124}_{207)}\,\textsc{Doc}\,\,1$ 

Entered 01/17/08 16:37:38 Filed 01/17/08 Document Page 17 of 42 United States Bankruptcy Court

**Northern District of Illinois** 

Desc Main

IN RE:	Case No
Slusser, Brock A. & Slusser, Monica	Chapter 7
Debtor(s)	•

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 70,000.00		
B - Personal Property	Yes	3	\$ 47,645.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 86,632.39	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 30,834.05	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,344.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,345.51
	TOTAL	15	\$ 117,645.00	\$ 117,466.44	

Form 6 - Statistical Summary (12/07)

Doc 1

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Document United States P Page 18 of 42

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Nort	hern D	istrict	of Illi	innis

IN RE:	Case No
Slusser, Brock A. & Slusser, Monica	Chapter 7
Debtor(s)	•

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 1,200.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,200.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,344.78
Average Expenses (from Schedule J, Line 18)	\$ 3,345.51
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,947.63

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 6,035.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,834.05
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,869.05

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IN RE Slusser, Brock A. & Slusser, Monica

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Case No.

Debtor(s) (If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
815 West 19th Street, Sterling, IL		J	70,000.00	75,350.00
oro west rain oueet, Sterning, iL			70,000.00	13,330.00

TOTAL

(Report also on Summary of Schedules)

70.000.00

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### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand	J	53.00
2.	Checking, savings or other financial		Sauk Valley Bank savings account (Monica and son)	J	300.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Sterling Federal Bank checking account	J	255.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer		Household Goods and Furnishings:	J	2,690.00
	equipment.		Microwave - \$25, Stove - \$75, Refrigerator - \$75, table and chairs - \$10, sofa - \$100, chari - \$25, end tables - \$40, television - \$100, TV stand - \$30, bed - \$200, dresser - \$30, jewelry chest - \$40, trunk - \$30, bed - \$100, dresser - \$50, chest - \$50, desk - \$50, computer - \$300, desk - \$30, dresser - \$30, washer - \$75, dryer - \$75, futon - \$50, bike - \$75, bike - \$75, bike - \$25, pressure washer - \$100, golf clubs - \$100, tool chest - \$100, gas grill - \$50, lawn mower - \$75, gas weed wacker - \$25, television - \$25, stereo - \$50, Playstation and games- \$50, DVD player - \$100, miscellaneous - \$250.		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing apparel	J	400.00
7.	Furs and jewelry.		Miscellaneous jewelry	J	400.00
8.	Firearms and sports, photographic, and other hobby equipment.		3 shotguns, rifle, and pistol	J	700.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		American Family Life Insurance policies (cash values): Brock: \$1058.82 Monica: \$789.27 Derek: \$165.18	J	2,013.27
10.	Annuities. Itemize and name each issue.	X			

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(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				T
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		40l(K) Plan at Stanley Pension plan at Stanley	Н	28,000.00 unknown
Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
<ol> <li>Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.</li> </ol>	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.		2007 Probable Income Tax Refund	J	1,588.73
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and		2001 Nissan Frontier	J	5,930.00
other vehicles and accessories.		2003 Chevrolet Impala	J	5,315.00

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### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

35.	Other personal property of any kind not already listed. Itemize.	^			
	Farm supplies, chemicals, and feed.	X			
	Farming equipment and implements.	X			
32.	Crops - growing or harvested. Give particulars.	Х			
31.	Animals.	X			
30.	Inventory.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Office equipment, furnishings, and supplies.	X			
	Aircraft and accessories.	X			
26.	Boats, motors, and accessories.	Х			
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
				JINT, Y	

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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 815 West 19th Street, Sterling, IL	735 ILCS 5 §12-901	30,000.00	70,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	53.00	53.00
Sauk Valley Bank savings account (Monica and son)	735 ILCS 5 §12-1001(b)	300.00	300.00
Sterling Federal Bank checking account	735 ILCS 5 §12-1001(b)	255.00	255.00
Household Goods and Furnishings:	735 ILCS 5 §12-1001(b)	2,690.00	2,690.00
Microwave - \$25, Stove - \$75, Refrigerator - \$75, table and chairs - \$10, sofa - \$100, chari - \$25, end tables - \$40, television - \$100, TV stand - \$30, bed - \$200, dresser - \$30, jewelry chest - \$40, trunk - \$30, bed - \$100, dresser - \$50, chest - \$50, desk - \$50, computer - \$300, desk - \$30, dresser - \$30, washer - \$75, dryer - \$75, futon - \$50, bike - \$75, bike - \$75, bike - \$25, pressure washer - \$100, golf clubs - \$100, tool chest - \$100, gas grill - \$50, lawn mower - \$75, gas weed wacker - \$25, television - \$25, stereo - \$50, Playstation and games- \$50, DVD player - \$100, miscellaneous - \$250.			
Wearing apparel	735 ILCS 5 §12-1001(a)	400.00	400.00
Miscellaneous jewelry	735 ILCS 5 §12-1001(b)	400.00	400.00
3 shotguns, rifle, and pistol	735 ILCS 5 §12-1001(b)	700.00	700.00
American Family Life Insurance policies (cash values): Brock: \$1058.82 Monica: \$789.27 Derek: \$165.18	735 ILCS 5 §12-1001(b)	2,013.27	2,013.27
40I(K) Plan at Stanley	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	28,000.00	28,000.00
Pension plan at Stanley	735 ILCS 5 §12-1006(a)	100%	unknown
2007 Probable Income Tax Refund	735 ILCS 5 §12-1001(b)	1,588.73	1,588.73
2001 Nissan Frontier	735 ILCS 5 §12-1001(c)	2,400.00	5,930.00
2003 Chevrolet Impala	735 ILCS 5 §12-1001(c)	2,400.00	5,315.00

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Debtor(s) (If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 10436513082200		J	Lien on 2001 Nissan Frontier				5,282.39	
Chase P.O. Box 78067 Phoenix, AZ 85062-8067								
ACCOUNT NO. <b>0852597848</b>		J	VALUE \$ 5,930.00 Lien on 2003 Chevrolet Impala	╁	┝		6,000.00	685.00
Fifth Third Bank Chicago P.O. Box 630778 Cincinnati, OH 45263-0778			Lien on 2003 Oneviolet impala				0,000.00	003.00
			VALUE \$ <b>5,315.00</b>					
ACCOUNT NO. 00862332475  Fifth Third Equity Flexline 5050 Kinglsey 1MOC2J Cincinnati, OH 45263		J	Second mortgage (home equity line of credit) on residence				22,350.00	
			VALUE \$ <b>70,000.00</b>	1				
ACCOUNT NO. 403381		J	First mortgage on residence	T	Г		53,000.00	5,350.00
First Bank Mortgage P.O. Box 14306 St. Louis, MO 63178-0306			VALUE \$ <b>70,000.00</b>					
• Continuation sheets attached			(Total of t	Sul nis p			\$ 86,632.39	\$ 6,035.00
			(Use only on I		Tota	al	\$ 86,632.39	\$ 6,035.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	,
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor(s)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5218-8400-0009-3084</b>		Н	Credit card use				
Dick's Sporting Goods GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061							5,295.31
ACCOUNT NO. ends in 4521		w	Credit card use			П	<u> </u>
Discover P.O. Box 30395 Salt Lake City, UT 84130-0395							4,711.87
ACCOUNT NO. <b>5467-0024-0085-9972</b>		J	Credit card use	П		П	
Fifth Third Bank Mastercard P.O. Box 740789 Cincinnati, OH 45274-0789							3,024.48
ACCOUNT NO. <b>5466-4100-1402-0819</b>		Н	Credit card use	H		П	
GM Card P.O. Box 37281 Baltimore, MD 21297-3281							
						Ц	16,602.39
1 continuation sheets attached			: (Total of th	Subi is pa			\$ 29,634.05
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tica	n al	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>9269098706-1</b>		Н	Student loan	Н		7	
Sallie Mae Servicing P.O. Box 9532 Wilkes-Barre, PA 18773-9532							1,200.00
ACCOUNT NO.	-						1,200.00
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOLINIT NO							
ACCOUNT NO.	1						
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		tota age	)	\$ 1,200.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als	o o tica	n ıl	\$ 30,834.05

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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(If known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Slusser, Brock A. & Slusser, Monica

Debtor(s)

Case No.

Desc Main

(If known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status DEPENDENTS OF DEBTOR AN			F DEBTOR AND	SPOUSE			
Married RELATIONSHIP(S): Son						AGE(S): <b>11</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Trade Show (		ental Assistan				
Name of Employer	The Stanley V		. Steven Sore				
How long employed	11 years	1 -	ears and 7 m				
Address of Employer	1000 Stanley New Britain,				venue		
	New Britain,	1 00033	10, 12				
INCOME: (Estima	ate of average of	r projected monthly income at time case filed)			DEBTOR		SPOUSE
	_	lary, and commissions (prorate if not paid mor		\$	3,175.75		1,771.88
2. Estimated month		in j, and commissions (Protuce if not pure inst		\$	5,110110	\$	
3. SUBTOTAL				\$	3,175.75	\$	1,771.88
4. LESS PAYROLI	DEDUCTION	18		Ψ	5,110110	Ψ	
a. Payroll taxes a				\$	667.60	\$	309.38
b. Insurance				\$	178.25		
c. Union dues				\$		\$	
d. Other (specify)	See Schedu	le Attached		\$	447.62	\$	
				\$		<u>\$</u>	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$	1,293.47	\$	309.38
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,882.28	\$	1,462.50
7 Regular income	from operation of	of business or profession or farm (attach detail	ed statement)	\$		\$	
7. Regular income from operation of business or profession or farm (attach detailed statement) 8. Income from real property			ea statement)	\$		\$	
9. Interest and dividends				\$		\$	
		ort payments payable to the debtor for the debt	or's use or				
that of dependents				\$		\$	
11. Social Security				Φ		Φ	
(Specify)				\$		\$	
12. Pension or retir	ement income			\$ —		\$ ——	
13. Other monthly				Ψ		Ψ	
				\$		\$	
` 1				\$		\$	
				\$		\$	
14. SUBTOTAL C	F LINES 7 TF	IROUGH 13		\$		\$	
		<b>COME</b> (Add amounts shown on lines 6 and 14	)	\$	1,882.28	\$	1,462.50
15. A VERAGE M	OMITTE INC	Add amounts shown on thes 0 and 14	,	Ψ	1,002.20	Ψ	1,702.30
		ONTHLY INCOME: (Combine column totals	s from line 15;		Φ.	0044=	······
11 there is only one	debtor repeat to	tal reported on line 15)			\$	3,344.7	<u> </u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Slusser, Brock A. & Slusser, Monica

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\_ Case No. \_\_

**SPOUSE** 

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

DEBTOR
Other Payroll Deductions:
401K Loans
United Way
40(K)
DEBTOR
215.22
215.22
222.30

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IN RE Slusser, Brock A. & Slusser, Monica

c. Monthly net income (a. minus b.)

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Debtor(s)

(If known)

-0.73

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	<b>L(S)</b>	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deptor form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	e schedule of
<ul><li>1. Rent or home mortgage payment (include lot rented for mobile home)</li><li>a. Are real estate taxes included? Yes ✓ No</li></ul>	\$	743.00
b. Is property insurance included? Yes $\checkmark$ No		
2. Utilities:		
a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	68.00
c. Telephone	\$	130.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	135.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	42.71
c. Health	\$	
d. Auto	\$	110.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	660.00
b. Other Student Loan	\$	51.80
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	360.00
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3,345.51
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$ \$	3,344.78 3,345.51

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IN RE Slusser, Brock A. & Slusser, Monica

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Case No. \_

200.00

60.00

50.00

50.00

Debtor(s)

### ${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

**Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR)

Miscellaneous Household Expenses
Pet Expenses (2 Dogs, 1cat)
Haircuts
School Expenses

Document

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Desc Main

(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Slusser, Brock A. & Slusser, Monica

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Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 17, 2008 Signature: /s/ Brock A. Slusser Debtor **Brock A. Slusser** Signature: /s/ Monica Slusser Date: January 17, 2008 (Joint Debtor, if any) Monica Slusser [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

IN RE: Case No. Chapter 7 Slusser, Brock A. & Slusser, Monica Debtor(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

40,747.00 2007--Stanley Works (H)

21,360.00 2007--Dr. Sorenson (W)

60,068.00 2006--Employment Income

2,954.00 2008--Stanley Works (H)

1,655.00 2008--Dr. Sorenson (W)

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase P.O. Box 78067 Phoenix, AZ 85062-8067	DATES OF PAYMENTS monthly	AMOUNT PAID <b>759.00</b>	AMOUNT STILL OWING <b>5,282.39</b>
Fifth Third Bank Chicago P.O. Box 630778 Cincinnati, OH 45263-0778	monthly	1,221.00	6,000.00
Fifth Third Equity Flexline 5050 Kinglsey 1MOC2J Cincinnati, OH 45263	monthly	630.00	22,350.00
First Bank Mortgage P.O. Box 14306 St. Louis, MO 63178-0306	monthly	1,599.00	53,000.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

 $\checkmark$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Miller, Lancaster, Walker & Burall, P.C. P.O. Box 535 Sterling, IL 61081

**Chestnut Credit Counseling Services** 1003 Martin Luther King Drive

Bloomington, IL 61701

**Consumer Credit Of The Quad Cities** 3445 Spring St.

Davenport, IA 52807

Miller, Lancaster, Walker & Burall, P.C.

P.O. Box 535 Sterling, IL 61081 DATE OF PAYMENT, NAME OF

PAYOR IF OTHER THAN DEBTOR 11/21/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 750.00

45.00

4/07 through 8/30/07 \$35 per month

1/17/08

9/7/07

299.00

### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>January 17, 2008</b>	Signature /s/ Brock A. Slusser of Debtor	Brock A. Slusser
Date: <b>January 17, 2008</b>	Signature /s/ Monica Slusser of Joint Debtor (if any)	Monica Slusser
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:			Ca	Case No			
Slusser, Brock A. & Slusser, Monica		Chapter 7					
		Debtor(s)					
	CHAPTER 7	INDIVIDUAL DEBTOR'S ST	CATEMENT OF 1	INTEN	TION		
I have filed a s	chedule of executory contra	ities which includes debts secured by p acts and unexpired leases which include to the property of the estate which secure	es personal property su			ed lease.	
Description of Secured Pro	operty	Creditor's Name		operty will Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2003 Chevrolet Impala Fiftl 815 West 19th Street, Sterling, IL Fiftl		Chase Fifth Third Bank Chicago Fifth Third Equity Flexline First Bank Mortgage					✓ ✓ ✓
Description of Leased Prop	perty	Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
01/17/2008	/s/ Brock A. Slusser		/s/ Monica Slusse				
Date	Brock A. Slusser	Debtor	Monica Slusser	<del>71</del>	Joi	nt Debtor (i	f applicable)
		RE OF NON-ATTORNEY BANKR					
and 342 (b); and, bankruptcy petition	(3) if rules or guidelines ha	with a copy of this document and the no ave been promulgated pursuant to 11 to e debtor notice of the maximum amoun ection.	J.S.C. § 110(h) setting	g a maxin	num fee fo	r services cl	nargeable by
Printed or Typed Na	ame and Title, if any, of Bankruj	ptcy Petition Preparer	Socia	al Security	No. (Requi	red by 11 U.S	S.C. § 110.)
	petition preparer is not an n, or partner who signs the	n individual, state the name, title (if and document.	ny), address, and socio	al securit <sub>.</sub>	y number	of the office	r, principal,
Address							
Signature of Bankru	ptcy Petition Preparer		Date	:			
Names and Social is not an individua		er individuals who prepared or assisted	in preparing this docur	nent, unle	ess the ban	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:

Case No. \_\_\_\_\_

Slusser, Brock A. & Slusser, Monica

Debtor(s)

Chapter 7

	VERIFICATION OF CREDITOR MATRIX	
	Number of Creditors	9
The above-named Debtor(s) he	reby verifies that the list of creditors is true and correct to the best of my (our) knowledge.	
Date: <b>January 17, 2008</b>	/s/ Brock A. Slusser	
	Debtor	
	/s/ Monica Slusser	

Joint Debtor

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Slusser, Brock A. 815 West 19th Street Sterling, IL 61081 Document Page 42 of 42 GM Card P.O. Box 37281 Baltimore, MD 21297-3281

Slusser, Monica 815 West 19th Street Sterling, IL 61081 Sallie Mae Servicing P.O. Box 9532 Wilkes-Barre, PA 18773-9532

Miller, Lancaster, Walker & Burall P.C. 15 East Third Street P.O. Box 535 Sterling, IL 61081

Chase P.O. Box 78067 Phoenix, AZ 85062-8067

Dick's Sporting Goods GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

Discover P.O. Box 30395 Salt Lake City, UT 84130-0395

Fifth Third Bank Chicago P.O. Box 630778 Cincinnati, OH 45263-0778

Fifth Third Bank Mastercard P.O. Box 740789 Cincinnati, OH 45274-0789

Fifth Third Equity Flexline 5050 Kinglsey 1MOC2J Cincinnati, OH 45263

First Bank Mortgage P.O. Box 14306 St. Louis, MO 63178-0306